

In re:  
Eric R. Rhode  
Debtor

Case No. 21-10339-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 28, 2021

User: admin  
Form ID: 318

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db	# Eric R. Rhode, 6256 Tollgate Rd, Zionsville, PA 18092-2147
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14582480	Air Methods, PO Box 1280, Oaks, PA 19456-1280
14582485	Bb & T, Wilson, NC 27893
14582489	Branch B&T, Wilson, NC 27893
14582493	Carbon County, C/O Josiah Behrens III, 263 Behrens Rd, Jim Thorpe, PA 18229-9541
14582494	Greensky Credit, Attn: Bankruptcy, PO Box 29429, Atlanta, GA 30359-0429
14582498	+ PPL, 2 N 9th St, Allentown, PA 18101-1179
14582495	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
14582496	+ Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
14582499	Regions Bank/Greensky, 1797 Northeast Expy NE, Atlanta, GA 30329-7803
14582502	Towamensing Trails POA, PO Box 100, Albrightsville, PA 18210-0100

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	May 29 2021 03:38:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	EDI: PENNDEPTREV	May 29 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 29 2021 01:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 29 2021 01:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14582482	EDI: GMACFS.COM	May 29 2021 03:38:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14582481	EDI: GMACFS.COM	May 29 2021 03:38:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14582487	Email/Text: bankruptcy@bbandt.com	May 29 2021 01:50:00	BB&T, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894-1847
14582483	EDI: TSYS2.COM	May 29 2021 03:38:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801

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14582484	EDI: TSYS2.COM	May 29 2021 03:38:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14582488	Email/Text: bankruptcy@bbandt.com	May 29 2021 01:50:00	Bbt Rcvry, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894-1847
14582490	+ EDI: CAPIO.COM	May 29 2021 03:38:00	Capio Partners LLC, 2222 Texoma Pkwy, Sherman, TX 75090-2481
14582491	EDI: CAPITALONE.COM	May 29 2021 03:38:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14582492	EDI: CAPITALONE.COM	May 29 2021 03:38:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
14582497	EDI: PRA.COM	May 29 2021 03:38:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14582501	EDI: RMSC.COM	May 29 2021 03:38:00	Syncb/Polaris Consumer, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14582500	EDI: RMSC.COM	May 29 2021 03:38:00	Syncb/Polaris Consumer, PO Box 965073, Orlando, FL 32896-5073
14582503	EDI: WFFC.COM	May 29 2021 03:38:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
14582504	EDI: WFFC.COM	May 29 2021 03:38:00	Wf Bank NA, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14582486	*	Bb&t, Wilson, NC 27893

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2021 at the address(es) listed below:

Name	Email Address
JOHN EVERETT COOK	on behalf of Debtor Eric R. Rhode bankruptcy@everettcooklaw.com G29494@notify.cincompass.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

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REBECCA ANN SOLARZ

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Eric R. Rhode</b>	Social Security number or ITIN	xxx-xx-5517
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>21-10339-pmm</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric R. Rhode

5/27/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**